



STATE OF TENNESSEE  
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### **TIPS FOR STORM VICTIMS DEALING WITH INSURANCE COMPANIES**

Re-building after a devastating storm is a difficult and complex process for most homeowners. But there are ways to help make sure that you and your insurance company can come to a timely and fair handling of your claim.

1. As soon as possible after the event, contact your insurance carrier or your agent. Locate a copy of your policy and read through it.
2. Make a thorough inventory of all that is missing or damaged for your adjuster.
3. Take pictures, if possible, of all damage – inside and out – from several angles to get a full documentation of the damage before any repairs are made.
4. Secure and protect your property against further rain or other damage as much as possible without making permanent repairs so that the adjuster can see and document the full extent of the damage.
5. If you do not hear from your insurance company within a few days, call again. If they are unresponsive, call the Dept. of Commerce and Insurance at 1-800-342-4029.
6. Many larger companies have quick-response teams that come into areas of heavy damage to process large numbers of claims as quickly as possible. Others will not send someone out unless you call them.
7. Follow the claims filing procedure set forth in your policy. If there is a dispute, follow the company's dispute process.
8. Keep receipts for expenses of protecting your property from further damage.
9. Call the Dept. of Commerce and Insurance Hotline for assistance with the claims process at 1-800-342-4029.